
VA Single Family Housing News

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Farwell to the State Director

In November, Joe Newbill, State Director, announced that he would retire after 36 years of service. He served rural Virginia as an employee of USDA Rural Development and its forerunner, Farmers Home Administration, his entire career.

Joe started his career as a student trainee while attending Virginia Tech. He worked throughout the Commonwealth in locations such as Fredericksburg, Charlottesville, Rocky Mount, and Lynchburg. Before becoming State Director, he served as the Rural Development Manager of the Lynchburg Service Area.

He became State Director on June 25, 2001. During his tenure he managed many changes such as the realignment of field offices and the hiring of new employees.

We in the SFH Housing Division congratulate Joe on a job well done and extend best wishes on his retirement.

Lender Numbers for FY 2004

Congratulations to all Rural Development approved lenders for an excellent showing in FY 2004. We obligated 859 loans totaling over \$94 million. The top five: Chase Home Finance funded 350, VHDA 100, Home Loan Corp. 56, American Home Mortgage 49, and C&F Mortgage 42. Three approved lenders new to our program in FY 2004, BB&T, Farm Credit of the Virginias and ANB, funded 40, 6, and 6 loans respectively. Congratulations on an excellent start!



Brokers are a key to
success in the GRH

program. We thank Atlantic Bay for originating 76, First Residential Mortgage for 73, Blue Ridge Mortgage for 18, Mason Dixon Funding for 16, and Main Street Mortgage for 11.

Thanks to our lenders
for making the program
successful!

Updated and New Administrative Notices

Please note the following
new Administrative Notices:

- AN 4011, "*New Construction and PUDs*"
- AN 3970, "*Collection Accounts*"
- AN 3933, "*Dwelling Inspections*"
- AN 4019, "*Loss Claim Processing*"

The above are available at
www.rurdev.usda.gov.

Centralized Loss Claim Processing

As of December 31, 2004, all of the following national lenders will have their loss claims processed by the Centralized Servicing Center (CSC) in St. Louis MO: Chase Home Finance, Commercial Federal Bank, Wells Fargo Bank, First Horizon Home Loans, Midfirst Bank, National City Mortgage, US Bank, Countrywide Home Loans, and Washington Mutual. The purpose of centralization is to streamline and create consistency in the loss process. The Virginia State Office will still be available to assist you in processing your claims.

Direct Loan Programs New

On October 30, 2004, the Rockbridge Area Habitat for Humanity received an \$185,630 Self-Help Technical Assistance Grant from Rural Development. The purpose of the grant is to provide technical and supervisory assistance to the Chapter. A portion of the grant was used to hire a construction manager. The balance will be used for office operations and oversight purposes.

None of the grant will be used for the purchase of materials. The chapter is still seeking donations for building materials.

At this time, four families are working toward building their homes. As required by Habitat and Rural Development, the families must help with the construction of the houses to build sweat equity. Each family helps the others to complete their houses. No

family can move until all four houses are completed.

Donations to the Rockbridge Area Habitat for Humanity can be sent to P.O. Box 1596, Lexington VA 24450.

Direct Loan Numbers FY 04

In Fiscal Year 04, 300 Section 502 Direct Loans were made totaling \$31.6 M. 290 Section 504 Loans and Grants were made for \$1.7 M. Congratulations to Rural Development local office staff and our housing partners!

This and That

- We are continuing to work on scanning essential loan documents so we can go paperless. Thanks to our summer interns, Shanika Pender and Tamika Satchell for scanning over 900 files.
- Did you know that Rural Development can guarantee loans for manufactured housing? Houses must be purchased and set-up by a USDA approved dealer contractor. Contact your local Rural Development staff for more information.
- The SFH Housing Staff wish all customers and staff a happy and safe holiday season!

SFH Staff

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